

<b>Information to identify the case:</b>			
Debtor 1:	<u>Mildred Stanley</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	20-10476-JKS		
	Social Security number or ITIN:	xxx-xx-4865	
	EIN:	--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--	
	Date case filed for chapter:	13	1/12/20

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Mildred Stanley	
<b>2. All other names used in the last 8 years</b>	aka Mildred C Stanley, aka Mildred Philippe-Stanley	
<b>3. Address</b>	1159-61 Myrtle Avenue Plainfield, NJ 07063	
<b>4. Debtor's attorney</b> Name and address	Antonio R. Espinosa Andril & Espinosa, LLC 534 Westfield Ave. Elizabeth, NJ 07208	Contact phone (908) 558-0100
<b>5. Bankruptcy trustee</b> Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973-227-2840 <a href="http://www.magtrustee.com">www.magtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 1/12/20

**For more information, see page 2**

Case number **20-10476-JKS**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Mildred Stanley  
DebtorCase No. 20-10476-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 309IPage 1 of 1  
Total Noticed: 24

Date Rcvd: Jan 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020.

db +Mildred Stanley, 1159-61 Myrtle Avenue, Plainfield, NJ 07063-1138  
 518657420 Bobs Ds Furn, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306  
 518657427 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300  
 518657430 +Pinnacle, Po Box 130848, Carlsbad, CA 92013-0848  
 518657431 +Select Portoflio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007  
 518657432 +Slc Stud Loan Trust, 5800 South Corporate Place, Sioux Falls, SD 57108-5027  
 518657433 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 518657436 +U.S. Bank N.A., Select Portfolio Servicing, c/o KML Law Group P.C.,  
 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: Andespbk@gmail.com Jan 13 2020 23:52:28 Antonio R. Espinosa,  
 Andril & Espinosa, LLC, 534 Westfield Ave., Elizabeth, NJ 07208  
 tr +E-mail/Text: BNC@magtrustee.com Jan 13 2020 23:54:50 Marie-Ann Greenberg,  
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 13 2020 23:54:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 13 2020 23:54:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518657418 +EDI: GMACFS.COM Jan 14 2020 04:23:00 Ally Financial, P.O. Box 380901,  
 Minneapolis, MN 55438-0901  
 518657419 +EDI: AMEREXPR.COM Jan 14 2020 04:23:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 518657421 +EDI: CHASE.COM Jan 14 2020 04:23:00 Chase-pier1, Po Box 15369,  
 Wilmington, DE 19850-5369  
 518657422 +EDI: CITICORP.COM Jan 14 2020 04:23:00 Citi, Po Box 6190, Sioux Falls, SD 57117-6190  
 518657423 +EDI: WFNNB.COM Jan 14 2020 04:23:00 Comenitybank/metrostyl, Po Box 182789,  
 Columbus, OH 43218-2789  
 518657424 +EDI: WFNNB.COM Jan 14 2020 04:23:00 Comenitybank/newportnw, Po Box 182789,  
 Columbus, OH 43218-2789  
 518657425 +EDI: WFNNB.COM Jan 14 2020 04:23:00 Comenitybank/victoria, Po Box 182789,  
 Columbus, OH 43218-2789  
 518657426 +EDI: WFNNB.COM Jan 14 2020 04:23:00 Comenitycb/zales, Po Box 182120,  
 Columbus, OH 43218-2120  
 518657428 +EDI: CHASE.COM Jan 14 2020 04:23:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369  
 518657429 +EDI: NAVIENTFKASMSERV.COM Jan 14 2020 04:23:00 Navient, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 518657434 +EDI: RMSC.COM Jan 14 2020 04:23:00 Synccb/lowes, Po Box 956005, Orlando, FL 32896-0001  
 518657435 +EDI: RMSC.COM Jan 14 2020 04:23:00 Synccb/ppc, Po Box 965005, Orlando, FL 32896-5005  
 TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0